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THE DEVELOPMENT OF MECHANISM OF FINANCIAL AND CREDIT INTERACTION OF BANKS AND ENTERPRISES ON THE BASIS OF MARKETING FRAMEWORK

A purpose of the article is to examine the development of mechanism of financial and credit interaction of banks and enterprises on the basis of marketing framework in order to determine the main elements of the mechanism and to activate the financial and credit potential of bank institutions.

Examining the nature of processes and defining the concepts were executed on the basis of abstract and logic method. Improving approaches to risk management of the financial and credit interaction and the marketing framework of a financial and credit activity of banks, forming an optimal structure and a content of the mechanism of financial and credit interaction of banks and enterprises on the basis of marketing framework were performed due to economic and mathematic modeling.

Obviously, the financial and credit potential of a bank should be considered as resources determining an opportunity of a bank to create bank products and to develop crediting, which are related to the presence of demands of enterprises for credit resources and to an amount of the bank resource potential with account for formation of essential reserves.

In accordance with this definition the next elements of the financial and credit potential of a bank were substantiated: demands of enterprises for credit resources; products created by a bank, which meet demands of enterprises; a policy of interaction between bank and legal entities, individuals, and other banks; the long-term resources potential (a resource basis of a bank); a system of transformation of financial resources into financial and credit resources of a bank; management of bank resources.

The author proposed to refer some elements to the elements of the model of mechanism of financial and credit interaction of banks and enterprises on the basis of marketing framework, i.e. a system of organization and provision of the financial and credit interaction; a subsystem of the formation of financial and deposit resources; a system of transformation and management of bank resources; a subsystem of formation of the long-term credit potential; bank marketing.

The model of the mechanism of financial and credit interaction of banks and enterprises on the basis of marketing framework determining the elements of the mechanism were improved. A structure of the mechanism expresses interrelations and, in contrast to the current one, is formed with account for the financial position of an enterprise due to results of marketing analysis.

The proposed model of conception of the mechanism of financial and credit interaction of banks and enterprises on the basis of marketing framework should be used in the process of providing financial and credit services to enterprises on the grounds of analysis and examination of their real potential, opportunities, a position in a market, and business-perspectives due to specific marketing instruments.

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